

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

DAVID J. NETKOWICZ
TAMI L. NETKOWICZ
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-10781

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 11/25/2020 and confirmed on 1/15/21 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		108,500.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		108,500.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	4,711.99	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,211.99

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 6606	0.00	48,999.40	0.00	48,999.40
	US DEPARTMENT OF HUD** Acct: 4956	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 6606	5,036.48	5,036.48	0.00	5,036.48
	AMERICREDIT FINANCIAL SVCS INC* Acct: 3247	0.00	30,159.07	0.00	30,159.07
	LAKEVIEW FEDERAL CREDIT UNION Acct: 6715	13,553.37	13,553.37	799.70	14,353.07
	LAKEVIEW FEDERAL CREDIT UNION Acct:	0.00	0.00	0.00	0.00
					98,548.02

Priority					
	REBEKA A SEELINGER ESQ Acct:	0.00	0.00	0.00	0.00
	DAVID J. NETKOWICZ Acct:	0.00	0.00	0.00	0.00
	SEELINGER LAW CORPORATION Acct:	0.00	0.00	0.00	0.00
	REBEKA A SEELINGER ESQ Acct:	3,500.00	3,500.00	0.00	0.00

*** NONE ***

Unsecured					
	ACL LABS Acct:	0.00	0.00	0.00	0.00
	JEFFERSON CAPITAL SYSTEMS LLC* Acct: 5155	5,411.65	123.58	0.00	123.58
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 6231	8,118.08	185.39	0.00	185.39
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 9831	4,846.24	110.67	0.00	110.67
	LVNV FUNDING LLC	2,966.84	67.75	0.00	67.75

20-10781

Page 2 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2880				
	CLEVELAND CLINIC	0.00	0.00	0.00	0.00
	Acct:				
	QUANTUM3 GROUP LLC - AGENT FOR CC	217.37	4.96	0.00	4.96
	Acct: 9582				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct: 2615				
	DIRECTV (*) - TRUSTEE PAYMENTS	501.21	11.45	0.00	11.45
	Acct: 7608				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 6115				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 1920				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 5823				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 1972				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 1763				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 1898				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 8332				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 9797				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 1757				
	FIDELITY NATIONAL COLLECTION++	0.00	0.00	0.00	0.00
	Acct: 6950				
	FIRST SAVINGS BANK++	0.00	0.00	0.00	0.00
	Acct: 4442				
	KOHL'S	173.78	3.97	0.00	3.97
	Acct: 7997				
	LAKEVIEW FEDERAL CREDIT UNION	3,990.70	91.14	0.00	91.14
	Acct: 6715				
	PORTFOLIO RECOVERY ASSOCIATES, LL	18,864.30	430.80	0.00	430.80
	Acct: 2865				
	METCREDIT USA	75.14	1.72	0.00	1.72
	Acct: 8540				
	ONE MAIN FINANCIAL GROUP LLC(*)	12,123.25	276.86	0.00	276.86
	Acct: 5176				
	RECEIVABLES PERFORMANCE MANAGEM	0.00	0.00	0.00	0.00
	Acct: 8549				
	CACH LLC	13,140.63	300.09	0.00	300.09
	Acct: 1762				
	PRA/PORTFOLIO RECOVERY ASSOC	4,494.14	102.64	0.00	102.64
	Acct: 6968				
	PORTFOLIO RECOVERY ASSOCIATES, LL	346.29	7.91	0.00	7.91
	Acct: 0319				
	THOUSAND TRAILS NACO++	0.00	0.00	0.00	0.00
	Acct:				
	UNITED COLLECTION SERVICE	0.00	0.00	0.00	0.00
	Acct: 6324				
	UPMC HEALTH SERVICES	681.44	15.56	0.00	15.56
	Acct: 8540				
	UPMC PHYSICIAN SERVICES	240.97	5.50	0.00	5.50
	Acct: 8540				
	USAA FEDERAL SAVINGS BANK	0.00	0.00	0.00	0.00
	Acct: 6289				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00

20-10781

Page 3 of 3

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6968				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
					<hr/> 1,739.99

TOTAL PAID TO CREDITORS 100,288.01

TOTAL CLAIMED
PRIORITY 0.00
SECURED 18,589.85
UNSECURED 76,192.03

Date: 12/21/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DAVID J. NETKOWICZ
TAMI L. NETKOWICZ
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-10781

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
David J. Netkowicz
Tami L. Netkowicz
Debtors

Case No. 20-10781-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Dec 22, 2023

Form ID: pdf900

Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 24, 2023:

Recip ID	Recipient Name and Address
db/jdb	David J. Netkowicz, Tami L. Netkowicz, 3012 Oakley Drive, Erie, PA 16506-5906
15315057	+ ACL, 1526 Peach Street, Erie, PA 16501-2110
15315071	+ MetCredit USA, Attn: Bankruptcy Dept, Po Box 1132, Jamestown, NY 14702-1132
15315078	Thousand Trails, 2325 US-90, Gautier, MS 39553
15315080	+ UPMC Health Services, Dist. Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15315081	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15315079	+ United Collection Service, Inc., Attn: Bankruptcy, Po Box 953638, Lake Mary, FL 32795-3638

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 22 2023 23:30:00	Americredit Financial Services, Inc. DbA GM Finan, DbA GM Financial, P.O Box 183853, Arlington, TX 76096-3853
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 23:47:11	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: rmscedi@recoverycorp.com	Dec 22 2023 23:36:27	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15321015	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 22 2023 23:30:00	Americredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
15315058	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Dec 22 2023 23:30:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15315059	+ Email/Text: bk@avant.com	Dec 22 2023 23:30:00	Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15333925	Email/PDF: resurgentbknofications@resurgent.com	Dec 22 2023 23:47:00	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15315062	Email/Text: bankruptcies@ccf.org	Dec 22 2023 23:29:00	Cleveland Clinic, Attention: Bankruptcy, 9500 Euclid Ave, RK2-4, Cleveland, OH 44195
15315060	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 23:57:54	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15327086	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 22 2023 23:36:19	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15315061	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 23:47:08	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15315063	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2023 23:30:00	ComenityCapital/Bosco, Attn: Bankruptcy Dept,

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Dec 22, 2023

Form ID: pdf900

Total Noticed: 51

			Po Box 182125, Columbus, OH 43218-2125
15315065	Email/Text: G06041@att.com	Dec 22 2023 23:30:00	Direct TV, 2230 E Imperial Hwy, El Segundo, CA 90245
15315064	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2023 23:47:25	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15316434	Email/Text: G06041@att.com	Dec 22 2023 23:30:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15315066	Email/Text: eblymiller@fidelitycollections.com	Dec 22 2023 23:29:39	Fidelity National Collections, Attn: Bankruptcy, 885 South Sawburg Ave, Ste 103, Alliance, OH 44601
15315067	Email/Text: BNBLAZE@capitalsvcs.com	Dec 22 2023 23:29:00	First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
15329747	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 22 2023 23:30:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15330796	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 22 2023 23:29:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15315068	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 22 2023 23:29:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15321403	+ Email/Text: Lucym@lakeviewfcu.com	Dec 22 2023 23:30:00	LAKEVIEW FEDERAL CREDIT UNION, PO BOX 211, 345 S CHESTNUT ST, JEFFERSON, OH 44047-1348
15334086	Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 23:36:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15315069	+ Email/Text: Lucym@lakeviewfcu.com	Dec 22 2023 23:30:00	Lakeview FCU, 2909 State Road, Ashtabula, OH 44004-5327
15319163	+ Email/Text: Lucym@lakeviewfcu.com	Dec 22 2023 23:30:00	Lakeview Federal Credit Union, 345 S Chestnut Street, Jefferson, OH 44047-1348
15666296	+ Email/Text: BKRMailOps@weltman.com	Dec 22 2023 23:30:00	Lakeview Federal Credit Union, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15315070	+ Email/Text: Documentfiling@lciinc.com	Dec 22 2023 23:29:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
15320685	Email/PDF: cbp@omf.com	Dec 22 2023 23:36:14	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
15315072	+ Email/PDF: cbp@omf.com	Dec 22 2023 23:36:47	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15335569	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2023 23:29:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
15315073	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2023 23:29:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15551430	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 23:47:07	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15333088	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 22 2023 23:47:13	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15332702	Email/Text: bnc-quantum@quantum3group.com	Dec 22 2023 23:30:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15315074	+ Email/Text: Bankruptcy.Consumer@dish.com	Dec 22 2023 23:29:00	Receivables Performance Mgmt, Attn: Bankruptcy, 20818 44th Ave. W, Suite 140, Lynnwood, WA 98036-7709
15315075	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 22 2023 23:47:25	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

District/off: 0315-1

User: auto

Page 3 of 4

Date Rcvd: Dec 22, 2023

Form ID: pdf900

Total Noticed: 51

15315076	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 23:57:38	Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15334306	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 23:47:28	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15315608	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 23:35:42	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15315077	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 22 2023 23:36:40	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15327691	Email/Text: BNCnotices@dcmsservices.com	Dec 22 2023 23:29:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15329650	Email/Text: BNCnotices@dcmsservices.com	Dec 22 2023 23:29:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15316162	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Dec 22 2023 23:47:25	U.S. Department of Housing and Urban Development, The Wanamaker Building, 11th Floor, 100 Penn Square East, Philadelphia, PA 19107-3380
15315082	^ MEBN	Dec 22 2023 23:28:10	US Department of HUD, c/o NOVAD Management Consulting LLC, 2401 NW 23rd St., Ste 1A1, Oklahoma City, OK 73107-2448
15315083	+ Email/Text: bkelectronicnotices@usaa.com	Dec 22 2023 23:29:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 McDermott Freeway, San Antonio, TX 78288-1600

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Lakeview Federal Credit Union
cr		PNC BANK, NATIONAL ASSOCIATION
15315086	*+	ACL, 1526 Peach Street, Erie, PA 16501-2110
15327686	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
15321016	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
15321017	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., DbA GM Financial, P.O Box 183853, Arlington, TX 76096
15315087	*+	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15315088	*+	Avant, Attn: Bankruptcy, Po Box 918380, Chicago, IL 60691-3380
15315091	*P++	CLEVELAND CLINIC, 6801 BRECKSVILLE RD, INDEPENDENCE OH 44131-5058, address filed with court., Cleveland Clinic, Attention: Bankruptcy, 9500 Euclid Ave, RK2-4, Cleveland, OH 44195
15315089	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15315090	*+	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15315092	*+	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15315094	*P++	DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550, address filed with court., Direct TV, 2230 E Imperial Hwy, El Segundo, CA 90245
15315093	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15315095	*P++	FIDELITY NATIONAL COLLECTIONS, 885 S SAWBURG AVE SUITE 103, ALLIANCE OH 44601-5905, address filed with court., Fidelity National Collections, Attn: Bankruptcy, 885 South Sawburg Ave, Ste 103, Alliance, OH 44601
15315096	*P++	FIRST SAVINGS BANK BLAZE, ATTN BANKRUPTCY, 1500 S HIGHLINE AVE, SIOUX FALLS SD 57110-1003, address filed with court., First Savings Bank/Blaze, Attn: Bankruptcy, Po Box 5096, Sioux Falls, SD 57117
15315097	*+	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15315098	*+	Lakeview FCU, 2909 State Road, Ashtabula, OH 44004-5327
15315099	*+	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
15315100	*+	MetCredit USA, Attn: Bankruptcy Dept, Po Box 1132, Jamestown, NY 14702-1132
15315101	*+	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15315102	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court., PNC Mortgage,

District/off: 0315-1

User: auto

Page 4 of 4

Date Rcvd: Dec 22, 2023

Form ID: pdf900

Total Noticed: 51

		Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15315103	*+	Receivables Performance Mgmt, Attn: Bankruptcy, 20818 44th Ave. W, Suite 140, Lynnwood, WA 98036-7709
15315104	*+	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15315105	*+	Synco/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15315106	*+	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15315107	*	Thousand Trails, 2325 US-90, Gautier, MS 39553
15315109	*+	UPMC Health Services, Dist. Room 386, 2 Hot Metal Street, Pittsburgh, PA 15203-2348
15315110	*	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15315111	*+	US Department of HUD, c/o NOVAD Management Consulting LLC, 2401 NW 23rd St., Ste 1A1, Oklahoma City, OK 73107-2448
15315112	*+	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15315108	*+	United Collection Service, Inc., Attn: Bankruptcy, Po Box 953638, Lake Mary, FL 32795-3638

TOTAL: 2 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 24, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor Lakeview Federal Credit Union pitecf@weltman.com gmasterson@weltman.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Rebeka Seelinger	on behalf of Debtor David J. Netkowicz rebeka@seelingerlaw.com
Rebeka Seelinger	on behalf of Joint Debtor Tami L. Netkowicz rebeka@seelingerlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6